

**Amendments To Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

Claim 1 (Canceled).

2. (Currently Amended) The method of claim 6, wherein the step of debiting a balance of said funds from said first financial account further comprises holding said balance of said funds in an escrow account until an escrow release event has transpired, and releasing said balance of said funds from said escrow account prior to the step of disbursing said balance of said funds to said second financial account.

3. (Currently Amended) The method of claim 2, wherein holding said a balance of said funds in an escrow account until an escrow release event has transpired comprises holding said balance of said funds in an escrow account until an occurrence of at least one of a receipt by said first party of said item, and other value from said shipping agent and a lapse of a predefined period of time within which said first party may evaluate said item received from said shipping agent.

4. (Previously Presented) The method of claim 3, wherein the step of receiving a request, at said transaction mechanism, to debit said first financial account comprises receiving a request to debit said first financial account selected from the group consisting of a transaction card account, a demand deposit account, a credit line, and a money market account.

5. (Currently Amended) The method of claim 4, wherein the step of disbursing said balance of said funds to said second financial account comprises disbursing said balance of said funds to said second financial account selected from the group consisting of a transaction card account, a demand deposit account, a credit line, a digital cash account, and a money market account.

6. (Currently Amended) A method of facilitating commercial transactions, said method comprising the steps of:

receiving, at a financial account issuer, a first application for a first financial account from a first party, wherein said financial account issuer comprises a processing engine and, wherein said first application comprises fields which include first financial account information relating to said

first financial account and first transaction management information relating to facilitating transaction management between said first party and a second party;

analyzing, at said financial account issuer, said first financial account information to determine when that said first party is eligible for said first financial account;

determining, at said financial account issuer, that said first party is eligible for said first financial account based on credit information relating to said first party;

facilitating, at said financial account issuer, creation of said first financial account for said first party when , wherein said first party is eligible for said first financial account and, wherein said first financial account includes a first financial account identifier for identifying said first financial account associated with said first party;

receiving, at said financial account issuer, funds from said first party, wherein said funds are credited to said first financial account;

analyzing, at said financial account issuer, said first transaction management information to determine when that said first party is eligible to participate in said transaction management;

determining, at said financial account issuer, that said first party is eligible to participate in said transaction management based on a fraud risk analysis of said first party;

facilitating, at said financial account issuer, a registration of said first party to participate in said transaction management of said financial account issuer when , wherein said first party is eligible to participate in said transaction management and, wherein said registration includes a first party identifier for identifying said first party for said transaction management;

receiving, at a financial account issuer, a second application for a second financial account from said second party, wherein said second application comprises fields which include second financial account information relating to said second financial account and second transaction management information relating to facilitating transaction management between said first party and said second party;

analyzing, at said financial account issuer, said second financial account information to determine when that said second party is eligible for said second financial account;

determining, at said financial account issuer, that said second party is eligible for said second financial account based on credit information relating to said second party;

facilitating, at said financial account issuer, creation of said second financial account for said second party when , wherein said second party is eligible for said second financial account and,

wherein second financial account includes a second financial account identifier for identifying said second financial account associated with said second party;

analyzing, at said financial account issuer, said second transaction management information to determine ~~when that~~ said second party is eligible to participate in said transaction management;

determining, at said financial account issuer, that said second party is eligible to participate in said transaction management based on a fraud risk analysis of said second party;

facilitating, at said financial account issuer, a registration of said second party to participate in said transaction management of said financial account issuer ~~when~~ , wherein said second party is eligible to participate in said transaction management and, wherein said registration includes a second party identifier for identifying said second party for said transaction management;

receiving, at said financial account issuer, a request to debit a balance of said funds from said first financial account in an amount of a sales price of said item to effectuate a purchase transaction between said first party and said second party, wherein said request includes said first financial account identifier, said first party identifier, said second financial account identifier, and said second party identifier;

receiving, at said financial account issuer, transaction information relating to said purchase transaction between said first party and said second party, wherein said transaction information includes said first party identifier and a second party identifier;

comparing, at said financial account issuer, said transaction information with previous transaction information to determine whether said request to debit said first financial account is fraudulent;

determining, at said financial account issuer, whether said purchase transaction is acceptable based upon at least one of: said transaction information, said request to debit said first financial account, and said determination whether said request to debit said first financial account is fraudulent;

debiting, at said financial account issuer, said balance of said funds from said first financial account in ~~the said~~ amount of a said sales price of said item ~~when~~ , wherein said request to debit said first financial account is not fraudulent;

disbursing, at said financial account issuer, said balance of said funds to said second financial account associated with said second party, wherein said balance of said funds are credited to said second financial account;

interfacing, at said financial account issuer, with a shipping agent associated with said financial account issuer, said shipping agent performing the steps of:

receiving an item from said second party; and,

causing said item to be delivered to said first party after said balance of said funds are credited to said second financial account.

7. (Previously Presented) The method of claim 5, wherein facilitating a registration of a first party and a second party with said financial account issuer having a first financial account identifier for identifying said first financial account and a second financial account identifier for identifying said second financial account comprises providing a financial account identifier is at least one of: a card number and a demand deposit account number.

8. (Previously Presented) The method of claim 5, wherein facilitating a registration of a first party and a second party comprises facilitating a registration of said second party by providing said transaction mechanism with said financial account identifier for identifying said second financial account.

9. (Previously Presented) The method of claim 8, wherein the step of providing said financial account issuer with said second financial account identifier for identifying said second financial account comprises providing said second financial account identifier which is at least one of: a card number and a demand deposit account number.

10. (Previously Presented) The method of claim 9, wherein receiving, at said financial account issuer, transaction information relating to said purchase transaction between said first party and said second party comprises at least one of receiving said financial account identifier associated with said first financial account and receiving said financial account identifier associated with said second financial account.

Claims 11-14 (Canceled).

15. (Previously Presented) The method of claim 10, further comprising the step of receiving notification, by said financial account issuer from said shipping agent, that said first party has received said item from said shipping agent.

16. (Previously Presented) The method of claim 15, further comprising the step of providing an intermediary to facilitate said transaction between said first party and said second party.

Claims 17-18 (Canceled).

19. (Previously Presented) The method of claim 16, wherein the step of interfacing with said shipping agent further comprises maintaining, by said financial account issuer, at least one of identity and address of said first party and said second party in confidence with respect to at least one of said first party and said second party.

Claim 20 (Canceled).

21. (Currently Amended) The system of claim 25, wherein in response to a transaction request from at least one of said first party and said second party, said financial account issuer debits said balance of said funds from said first financial account, holds said balance of said funds in an escrow account until an escrow release event has transpired, releases said balance of said funds from said escrow account, and then disburses said balance of said funds to said second financial account.

22. (Previously Presented) The system of claim 21, wherein said escrow release event comprises at least one of receipt by said first party of said item from said shipping agent and the lapse of a predefined period of time within which said first party may evaluate said item received from said shipping agent.

23. (Previously Presented) The system of claim 22, wherein said first financial account is selected from the group consisting of a transaction card account, a demand deposit account, a credit line, and a money market account.

24. (Previously Presented) The system of claim 23, wherein said second financial account is selected from the group consisting of a transaction card account, a demand deposit account, a credit line, and digital cash account, and a money market account.

25. (Currently Amended) A system for transferring financial tender from a first financial account associated with a first party to a second financial account associated with a second party, comprising:

a financial account issuer configured to receive a first application for a first financial account from a first party, wherein said financial account issuer comprises a processing engine and, wherein said first application comprises fields which include first financial account information relating to said first financial account and first transaction management information relating to facilitating transaction management between said first party and a second party;

said financial account issuer configured to analyze said first financial account information to determine when that said first party is eligible for said first financial account;

said financial account issuer configured to determine that said first party is eligible for said first financial account based on credit information relating to said first party;

said financial account issuer configured to facilitate creation of said first financial account for said first party when , wherein said first party is eligible for said first financial account and, wherein said first financial account includes a first financial account identifier for identifying said first financial account associated with said first party;

said financial account issuer configured to receive funds from said first party, wherein said funds are credited to said first financial account;

said financial account issuer configured to analyze said first transaction management information to determine when that said first party is eligible to participate in said transaction management;

said financial account issuer configured to determine that said first party is eligible to participate in said transaction management based on a fraud risk analysis of said first party;

said financial account issuer configured to facilitate a registration of said first party to participate in said transaction management of said financial account issuer when , wherein said first party is eligible to participate in said transaction management and, wherein said registration includes a first party identifier for identifying said first party for said transaction management;

said financial account issuer configured to receive a second application for a second financial account from said second party, wherein said second application comprises fields which include second financial account information relating to said second financial account and second transaction management information relating to facilitating transaction management between said first party and said second party;

said financial account issuer configured to analyze said second financial account information to determine when that said second party is eligible for said second financial account;

said financial account issuer configured to determine that said second party is eligible for said second financial account based on credit information relating to said second party;

said financial account issuer configured to facilitate creation of said second financial account for said second party when , wherein said second party is eligible for said second financial account and, wherein second financial account includes a second financial account identifier for identifying said second financial account associated with said second party;

said financial account issuer configured to analyze said second transaction management information to determine when that said second party is eligible to participate in said transaction management;

said financial account issuer configured to determine that said second party is eligible to participate in said transaction management based on a fraud risk analysis of said second party;

said financial account issuer configured to facilitate a registration of said second party to participate in said transaction management of said financial account issuer when , wherein said second party is eligible to participate in said transaction management and, wherein said registration includes a second party identifier for identifying said second party for said transaction management;

in response to a purchase request for an item from at least one of said first party and said second party, said financial account issuer is configured to compare said purchase request to a previous purchase request to determine if said request is fraudulent, debit a balance of said funds from said first financial account when in an amount of a sales price of said item, wherein said request is not fraudulent and disburse said balance of said funds in said amount of said sales price of said item to said second financial account and, wherein said purchase request includes transaction information relating to a transfer of said balance of said funds between said first party and said second party, and wherein said financial account issuer authenticates at least one of said first party and said second party based upon said transaction information; and

said financial account issuer is configured to provide a shipping agent configured to receive said item from said second party and cause said item to be delivered to said first party.

Claims 26-37 (Canceled).

38. (Currently Amended) A computer-readable storage medium encoded with a plurality of processing instructions to facilitate commercial transactions, said processing instructions directing a computer to perform a method comprising:

receiving, at a financial account issuer, a first application for a first financial account from a first party, wherein said financial account issuer is a processing engine and, wherein said first application comprises fields which include financial account information relating to said first financial account and transaction management information relating to facilitating a sales transaction between said first party and a second party;

facilitating, at said financial account issuer, creation of said first financial account for said first party and a registration of said first party to participate in said transaction management of said financial account issuer, wherein said registration includes a financial account identifier for identifying said first financial account associated with said first party and a first party identifier for identifying said first party for said transaction management;

receiving, at said financial account issuer, funds from said first party, wherein said funds are credited to said first financial account;

receiving, at a said financial account issuer, a second application for a second financial account from said second party, wherein said second application comprises fields which include financial account information relating to said second financial account and transaction management information relating to facilitating a sales transaction between said first party and said second party;

determining, at said financial account issuer, that said first party is eligible for said first financial account based on credit information relating to said first party;

determining, at said financial account issuer, that said first party is eligible to participate in said transaction management based on a fraud risk analysis of said first party;

facilitating, at said financial account issuer, creation of said second financial account for said first party and a registration of second first party to participate in said transaction management of said financial account issuer, wherein said registration includes a financial account identifier for identifying said second financial account associated with said second party and a second party identifier for identifying said second party for said transaction management;

receiving, at said financial account issuer, a request to debit a balance of said funds said first financial account in an amount of a sales price of an item to effectuate a purchase transaction between said first party and said second party, wherein said request includes said first financial account identifier, said first party identifier, said second financial account identifier, and said second party identifier;

determining, at said financial account issuer, that said second party is eligible for said second financial account based on credit information relating to said second party;



determining, at said financial account issuer, that said second party is eligible to participate in said transaction management based on a fraud risk analysis of said second party;

receiving, at said financial account issuer, transaction information relating to said purchase transaction between said first party and said second party, wherein said transaction information includes said first party identifier and a second party identifier;

comparing, at said financial account issuer, said transaction information with previous transaction information to determine whether said request to debit said first financial account is fraudulent;

determining, at said financial account issuer, whether said purchase transaction is acceptable based upon at least one of: said transaction information, said request to debit said first financial account, and said determination whether said request to debit said first financial account is fraudulent;

debiting, at said financial account issuer, a balance of said funds from said first financial account in the amount of a sales price of said item ~~when~~ , wherein said request to debit said first financial account is not fraudulent;

disbursing, at said financial account issuer, said balance of said funds to said second financial account associated with said second party, wherein said balance of said funds are credited to said second financial account;

interfacing, at said financial account issuer, with a shipping agent associated with said financial account issuer, said shipping agent performing the steps of:

receiving ~~an~~ said item from said second party; and,

causing said item to be delivered to said first party after said balance of said funds are credited to said second financial account.

Claims 39-52 (Canceled).

53. (Currently Amended) The device of claim 57, wherein said central processor further is operative with a financial account issuer to hold said balance of said funds in an escrow account until an escrow release event has transpired and to release said balance of said funds from said escrow account prior to disbursing said balance of said funds to said second financial account.

54. (Previously Presented) The device of claim 53, further comprising a network interface in communication with said central processor via a system bus.

55. (Previously Presented) The device of claim 54, wherein said storage device comprises a customer transaction records database and a customer information records database.

56. (Previously Presented) The device of claim 55, wherein said memory comprises a risk management module, a transaction control module, and an authentication module.

57. (Currently Amended) A device for transferring financial tender from a first financial account associated with a first party to a second financial account associated with a second party, which device comprises:

a central processor;

a storage device in communication with said central processor via a system bus;

a memory coupled to said central processor, wherein said memory includes an operating system for storing and executing a program which controls operation of said central processor;

wherein said central processor is configured to operate with a financial account issuer configured to:

receive a first application for a first financial account from a first party, wherein said first application comprises fields which include first financial account information relating to said first financial account and first transaction management information relating to facilitating transaction management between said first party and a second party;

analyze said first financial account information to determine ~~when~~ that said first party is eligible for said first financial account;

determine that said first party is eligible for said first financial account based on credit information relating to said first party;

facilitate creation of said first financial account for said first party ~~when~~ , wherein said first party is eligible for said first financial account and, wherein said first financial account includes a first financial account identifier for identifying said first financial account associated with said first party;

receive funds from said first party, wherein said funds are credited to said first financial account;

analyze said first transaction management information to determine ~~when~~ that said first party is eligible to participate in said transaction management;

determine that said first party is eligible to participate in said transaction management based on a fraud risk analysis of said first party;

facilitate a registration of said first party participate in said transaction management of said financial account issuer ~~when~~ , wherein said first party is eligible to participate in said transaction management and, wherein said registration includes a first party identifier for identifying said first party for said transaction management;

receive a second application for a second financial account from said second party, wherein said second application comprises fields which include second financial account information relating to said second financial account and second transaction management information relating to facilitating transaction management between said first party and said second party;

analyze said second financial account information to determine ~~when~~ that said second party is eligible for said second financial account;

determine that said second party is eligible for said second financial account based on credit information relating to said second party;

facilitate creation of said second financial account for said second party ~~when~~ , wherein said second party is eligible for said second financial account and, wherein second financial account includes a second financial account identifier for identifying said second financial account associated with said second party;

analyze said second transaction management information to determine ~~when~~ that said second party is eligible to participate in said transaction management;

determine that said second party is eligible to participate in said transaction management based on a fraud risk analysis of said second party;

facilitate a registration of said second party to participate in said transaction management of said financial account issuer ~~when~~ , wherein said second party is eligible to participate in said transaction management and, wherein said registration includes a second party identifier for identifying said second party for said transaction management;

receive a request to debit a balance of said funds from said first financial account in an amount of a sales price of an item to effectuate a purchase transaction between said first party and said second party, wherein said first financial account is selected from the group consisting of a transaction card account, a demand deposit account, a credit line, a digital cash account, and a money market account;

receive transaction information relating to said transaction between said first party and said second party;

compare said transaction information with previous transaction information to determine whether said request to debit said first financial account is fraudulent;

determine whether said purchase transaction is acceptable based upon at least one of said transaction information, said request to debit said first financial account, and said determination whether said request to debit said first financial account is fraudulent;

debit said balance of said funds from said first financial account ~~when~~ , wherein said request to debit said first financial account is not fraudulent;

disburse said balance of said funds to said second financial account; and

operate with a shipping agent associated with said financial account issuer, wherein said financial account issuer is configured to receive said item from a computing device of said second party and transmit said item to a computing device of said first party.

58. (Previously Presented) The device of claim 56, wherein said second financial account is selected from the group consisting of a transaction card account, a demand deposit account, a credit line, and a money market account.

Claims 59-60 (Canceled).

61. (Previously Presented) The method of claim 19, wherein said item comprises at least one of a good, service, and other item of value.

62. (Previously Presented) The system of claim 24, wherein said item comprises at least one of a good, service and other item of value.

63. (Previously Presented) The computer-readable storage medium of claim 38, wherein said item comprises at least one of a good, service and other item of value.

64. (Previously Presented) The device of claim 58, wherein said item comprises at least one of a good, service and other item of value.